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B1 (Official	Form 1)(1/0	08)				oannon		(go <u>+</u> o	0_				
			United No			ruptcy of Illino		,			Vol	untary	Petition
	ebtor (if indi		er Last, First	t, Middle):			Name	e of Joint De	ebtor (Spouse)	) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the J maiden, and			3 years		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  **xx-xx-2232*					IN Last to	four digits ore than one, s	f Soc. Sec. or state all)	Individual-	Taxpayer I.	D. (ITIN) N	Io./Complete EIN		
Street Addre	ess of Debto		Street, City,	and State)	:	ZID C. I		t Address of	f Joint Debtor	(No. and Str	reet, City, a	nd State):	ZID C. I
					Г	ZIP Code <b>60047-90</b>							ZIP Code
County of R	Residence or	of the Princ	cipal Place o	of Business		<u> </u>		ty of Reside	ence or of the	Principal Pla	ace of Busin	ness:	
Mailing Ad	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debte	or (if differe	nt from stre	eet address):	:
					Г	ZIP Code	:						ZIP Code
	Principal As from street			r									
	Type of	Debtor			Nature	of Business			Chapter	of Bankrup	otcy Code l	Under Whi	ich
		rganization)			`	one box)				Petition is Fi	iled (Check	one box)	
_		one box)			lth Care Bu gle Asset Ro	isiness eal Estate as	defined	Chapt		ПС	hanter 15 P	etition for F	Recognition
	ial (includes		*	in 1	1 U.S.C. §			Chapt			a Foreign		
	<i>ibit D on pa</i> tion (include		•	☐ Rail	road ekbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition				0	
☐ Partners		es elle and	LLF)	☐ Con	nmodity Br	oker		☐ Chapt	ter 13	of	a Foreign 1	Nonmain P	roceeding
_	f debtor is not	one of the al	hove entities.	Clea	aring Bank					Notur	e of Debts		
	s box and state					mpt Entity	,				k one box)		
				l	(Check box	, if applicabl	e)		are primarily co		,		s are primarily
						exempt org			d in 11 U.S.C. § ed by an indivi		for	busir	ness debts.
						nal Revenu		a perso	onal, family, or	household pur	rpose."		
			ee (Check o	ne box)				k one box:		Chapter 11			
	ng Fee attac								a small busing not a small bu				§ 101(51D). .C. § 101(51D).
	ee to be paid igned applica						Chec	k if:					- , ,
	e to pay fee								aggregate non s or affiliates)				ding debts owed
☐ Filing For	ee waiver re igned applica	quested (ap	plicable to c	hapter 7 in	ndividuals	only). Must		k all applica		ea ar e			
attach si	igned applied	ation for the	courts con	Si <b>deru</b> tion.	. See Official	Tomi Jb.		Acceptan	being filed wi	n were solici	ted prepetit		
Statistical//	Administrat	ive Inform	ation					Classes of	creditors, in a				USE ONLY
' <del></del> '	estimates tha												
Debtor e there wi	estimates tha ll be no fund	t, after any Is available	exempt proj for distribu	perty is ex- tion to uns	cluded and ecured cred	administrat litors.	ive expens	es paid,					
Estimated N	Number of C	_	_	_	_	_	_	_	_				
1-	□ 50-	100-	□ 200-	1,000-	□ 5,001-	10,001-	□ 25,001-	□ 50,001-	OVER				
49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000				
Estimated A	Assets												
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500		More than				
Estimated L		-	million	million	million	million	million						
		<u> </u>	0.500.000	□ *1.000.001	<u> </u>		<u> </u>						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					

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Page 2 of 52 Document B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Pawlasek, Alfred (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ James La Fata **December 18, 2008** Signature of Attorney for Debtor(s) (Date) James La Fata Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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### B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Name of Debtor(s): Pawlasek, Alfred

### **Signatures** Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Alfred Pawlasek

Signature of Debtor Alfred Pawlasek

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**December 18, 2008** 

Date

### Signature of Attorney\*

### X /s/ James La Fata

Signature of Attorney for Debtor(s)

#### James La Fata 6285373

Printed Name of Attorney for Debtor(s)

### Tenenbaum, La Fata, Chartered

Firm Name

5920 W. Dempster St., Ste. 200 Morton Grove, IL 60053

Address

### Email: lafataja@hotmail.com

### 847-967-0377 Fax: 847-967-0344

Telephone Number

### **December 18, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court** Northern District of Illinois

		1101 the H District of Himons		
In re	Alfred Pawlasek		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Alfred Pawlasek
Alfred Pawlasek
Date: December 18, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

<b>United States Bankruptcy Cour</b>	t
<b>Northern District of Illinois</b>	

In re	Alfred Pawlasek		Case No	
_		Debtor		
			Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	608,000.00		
B - Personal Property	Yes	4	7,268.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		707,677.39	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		199,676.88	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,709.28
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,471.66
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	615,268.00		
			Total Liabilities	907,354.27	

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Alfred Pawlasek		Case No.	
_		Debtor		
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	1,709.28
Average Expenses (from Schedule J, Line 18)	8,471.66
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,178.82

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		99,677.39
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		199,676.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		299,354.27

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B6A (Official Form 6A) (12/07)

In re	Alfred Pawlasek	Case No	
_		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3008 N. Monitor, Chicago, IL 60634		-	291,000.00	378,367.78
25226 N. Ellrie Terrace, Lake Zurich, IL 60047-0000	Fee simple	-	317,000.00	329,309.61

Sub-Total > **608,000.00** (Total of this page)

Total > 608,000.00

ontinuation sheets attached to the Schedule of Real Property

000,000.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Alfred Pawlasek	Case No.
_		Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnit TV, co Printe	ure: chairs, sofa, beds, table, kitchen table, imputer, DVD player, CD player, Videocamera, r	-	700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothe	es	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Two c	ameras (broken)	-	20.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > <b>1,220.00</b>

**3** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Alfred Pawlasek	Case No
_		;

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Inc che 240 neg	0% ownership interest in Alfred Construction, . Corporation's only asset is his business ecking acct with First American Bank, # 010141902 (\$267.27). Net worth of the business is gative however, as it has an outstanding loan h First American Bank (\$49,197.21)	- S	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Total	Sub-Tota of this page)	al > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Alfred Pawlasek	Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Dodge Ram 1500 Pickup Long Bed, 191,000 miles, V8 5.2 liter, automatic transmission, 2WD	-	488.00
			2003 Honda Odissey LX Minivan 4D, 80,000 miles	-	5,560.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Tota	al > <b>6,048.00</b>
			(Tota	al of this page)	- <b>,</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Alfred Pawlasek	Case No.
_		•

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize.

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Alfred Pawlasek	Case No.
		<del></del> ,

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Furniture: chairs, sofa, beds, table, kitchen table, TV, computer, DVD player, CD player, Videocamera, Printer	735 ILCS 5/12-1001(b)	700.00	700.00
Wearing Apparel Clothes	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Firearms and Sports, Photographic and Other Hob</u> Two cameras (broken)	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	20.00	20.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Dodge Ram 1500 Pickup Long Bed, 191,000 miles, V8 5.2 liter, automatic transmission, 2WD	735 ILCS 5/12-1001(b)	488.00	488.00
2003 Honda Odissey LX Minivan 4D, 80,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,792.00	5,560.00

Total: 6,900.00 7,268.00

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B6D (Official Form 6D) (12/07)

In re	Alfred Pawlasek	Case No.	
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R		NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIGUID	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 4060894033720522  American General Finan 4013 W 26th St Chicago, IL 60623		-	Opened 4/01/06 Last Active 3/22/07 Secured  Value \$ 0,00	T	A T E D		9.99
Account No. 6060919027485914  American General Finan Po Box 604 Mundelein, IL 60060		-	Value \$ 0.00  Opened 6/01/06 Last Active 8/23/06  Secured			0.00	0.00
Account No. PIN 13292100340000  Cook County Treasurer P.O. Box 4468 Carol Stream, IL 60197-4468		-	Value \$ 0.00  Statutory Lien  25226 N. Ellrie Terrace, Lake Zurich, IL 60047-0000  Value \$ 317,000.00			1,998.61	1,998.61
Account No. 401727618300001  First Midwest Bank/na 300 N Hunt Club Rd Gurnee, IL 60031		-	Opened 1/01/03 Last Active 1/10/08 Automobile  Value \$ 0.00			0.00	0.00
continuation sheets attached			3.00	Subt his		1,998.61	1,998.61

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Alfred Pawlasek		Case No.	
_		Debtor		

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J C	I MATHER OF HEAL AND	CONTINGEN	UNLIQUIDATE	I SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 8359015941			Opened 10/01/05 Last Active 7/11/08	T	E D			
Gmac Mortgage Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034		_	Second Mortgage  25226 N. Ellrie Terrace, Lake Zurich, IL 60047-0000  Value \$ 317.000.00				422.200.00	40.244.00
Account No. <b>6100136317</b>	╁		Value \$ 317,000.00  Opened 4/01/02 Last Active 12/15/04	-		H	122,366.00	10,311.00
Harris N.a. Po Box 94034 Palatine, IL 60094		-	CreditLineSecured					
			Value \$ 0.00				0.00	0.00
Account No. 450761058604			Opened 2/24/07 Last Active 1/11/08					
National City Bank 55th And Holmes Clarendon Hill, IL 60514		-	CreditLineSecured					
Account No. 4489619840245004	╅	H	Value \$ 0.00  Opened 2/01/07 Last Active 3/16/08	┝	┝	$\vdash$	0.00	0.00
Natl Cty Crd Attention: Bankruptcy Department 6750 Miller Rd Brecksville, OH 44141		_	Second Mortgage  3008 N. Monitor, Chicago, IL 60634  Value \$ 291,000.00				90,267.78	87,367.78
Account No. 9083011784174	+	$\vdash$	Opened 12/01/06 Last Active 3/14/08	$\vdash$	$\vdash$	H	90,207.78	01,301.18
Washington Mutual Fa Attn: Bkrptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256		_	First Mortgage 3008 N. Monitor, Chicago, IL 60634					
			Value \$ 291,000.00				288,100.00	0.00
Sheet 1 of 2 continuation sheets att Schedule of Creditors Holding Secured Claim		d to	(Total of t	Sub his			500,733.78	97,678.78

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Alfred Pawlasek	Case No
_		Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C C C E B T C R	) L	NATURE OF LIEN, AND DESCRIPTION AND VALUE	COXHLXGEX	UNLLQULDA		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1560622627941			Opened 12/01/04 Last Active 5/10/08	<b> </b>	T E D			
Washington Mutual Mortgage Attn: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256		-	First Mortgage 25226 N. Ellrie Terrace, Lake Zurich, IL 60047-0000		D			
	┸		Value \$ 317,000.00				204,945.00	0.00
Account No.								
			V. 1					
Account No.	╀	+	Value \$	+	┝	$\vdash$		
			Value \$					
Account No.	╁	+	value \$	+	H	$\vdash$		
Account No.			Value \$					
Account No.	†	$\dagger$	1 3330 4	$\top$	t	H		
			Value \$					
Sheet <b>2</b> of <b>2</b> continuation sheets atta	ich	ed t	)	Sub			204,945.00	0.00
Schedule of Creditors Holding Secured Claim			(Total of t	this	pag	ge)	204,945.00	0.00
			(Report on Summary of So		Γota dule		707,677.39	99,677.39

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B6E (Official Form 6E) (12/07)

In re	Alfred Pawlasek	Case No.
		,
		Dobtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Alfred Pawlasek		Case No.	
-		Debtor	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecure			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNL-QU-DAT	U	U T F	AMOUNT OF CLAIM
Account No. <b>5475-8405-2420-9016</b>			Business credit card	T	E D			
Advanta Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088	х	-						23,155.26
Account No. <b>427111025354</b>			Opened 11/01/99 Last Active 3/01/01	+	$\vdash$	╀	+	23,133.20
Associates/citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		1	CreditCard					0.00
Account No. 430550008902  Bac/fleet-bkcard Po Box 26012 Greensboro, NC 27420		-	Opened 8/01/01 Last Active 11/01/03 CreditCard					0.00
Account No. 430550006247  Bac/fleet-bkcard Po Box 26012 Greensboro, NC 27420			Opened 8/01/01 Last Active 11/01/03 CreditCard					0.00
7 continuation sheets attached			(Total of t	Subt			<u>,</u>	23,155.26

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alfred Pawlasek	Case No	
_	-	Debtor	

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	C	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	1 Q U L D	P U T E	AMOUNT OF CLAIM
Account No. 549100000628			Opened 11/01/95 Last Active 10/01/99	Т	A T E		
Bac/fleet-bkcard Po Box 26012 Greensboro, NC 27420		-	CreditCard		D		0.00
Account No. 2091			Opened 1/01/98 Last Active 7/30/08				
Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420		-	CreditCard				
							8,900.00
Account No. 0166	İ		Opened 6/01/97 Last Active 2/09/06 CreditCard				
Bank Of America 4060 Ogletown/Stan Newark, DE 19713		-					
							0.00
Account No. 4791-2470-9446-0864			Business credit card				
Capital One PO Box 5294 Carol Stream, IL 60197-5294	x	-					11,901.75
Account No. <b>4266-8411-1067-0765</b>	╁	-	Opened 3/01/04 Last Active 2/28/08	+	$\vdash$	$\vdash$	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Chase Bank One Card Serv Westerville, OH 43081		-	CreditCard				18,466.60
Sheet no1 of _7 sheets attached to Schedule of				Sub			39,268.35
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	33,200.33

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alfred Pawlasek	Case No.	
		Debtor	

CREDITOR'S NAME.	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT_NGENT	UNLIQUIDAT	U T F	AMOUNT OF CLAIM
Account No. 4305-8723-8982-1758			Opened 7/01/01 Last Active 3/14/08	Ť	T E		
	1		CreditCard		Ď		
Chase							
Attn: Bankruptcy Dept Po Box 100018		-					
Kennesaw, GA 30156							
Inclinedaw, GA 30130							11,469.35
Account No. 6035320155251067			Opened 2/01/04 Last Active 7/30/08 ChargeAccount				
Citibank Usa			onargeAccount				
Attn.: Centralized Bankruptcy		-					
Po Box 20507							
Kansas City, MO 64195							
							6,036.00
Account No. 6035320155562893			Opened 3/03/04 Last Active 4/01/08				
			ChargeAccount				
Citibank Usa							
Attn.: Centralized Bankruptcy Po Box 20507		-					
Kansas City, MO 64195							
Training Gray, III G G4100							0.00
Account No. 6034621706582889			Consumer goods				
Dick's Sportin Goods		L					
GE Money Bank PO Box 981127		-					
El Paso, TX 79998-1127							
,							454.64
Account No. <b>601100797052</b>	T		Opened 11/01/94 Last Active 4/01/00			$\vdash$	
	1		CreditCard				
Discover Fin Svcs Llc							
Po Box 15316		-					
Wilmington, DE 19850							
							0.00
Sheet no. 2 of 7 sheets attached to Schedule of	-	_		Subt	ota	1	47.050.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his <sub>]</sub>	pag	e)	17,959.99

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In re	Alfred Pawlasek	Case No.	
		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	Q	P U T	AMOUNT OF CLAIM
Account No. 601100734037			Opened 9/01/05 Last Active 2/28/08	٦Ÿ	TE		
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		-	CreditCard (account ending in 0500)		D		9,774.00
Account No. <b>601129879781</b>	╁		Opened 6/01/02 Last Active 5/01/05		T	$\vdash$	
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		-	CreditCard				0.00
Account No. 601100780019			Opened 10/01/99 Last Active 10/01/02 CreditCard				
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		-	Creditoard				0.00
Account No. <b>5490-9991-4389-1488</b>			Opened 8/01/06 Last Active 2/29/08	+			
Fia Csna Po Box 26012 Nc4-105-02-77 Greensboro, NC 27410		-	CreditCard				23,037.58
Account No. 24010141955	1		Business loan		$\vdash$	<u> </u>	,
First American Bank 14245 LaGrange Rd Orland PK, IL	x	-					
							49,197.21
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			82,008.79

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alfred Pawlasek	Case No	
_	-	Debtor	

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	Ī	ÞΤ	1
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U I D	T E	S P U T E	AMOUNT OF CLAIM
Account No. 467364413			Opened 4/01/91 Last Active 8/22/97	Ť	A T E		Ī	
First Usa Bank 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard		D			0.00
Account No. <b>603459070208</b>	┢	┢	Opened 3/01/08 Last Active 7/31/08	╁	$\vdash$	+	+	
Gemb/abt Tv Po Box 981439 El Paso, TX 79998		-	ChargeAccount					
								2,299.00
Account No. 601918300911  Gemb/care Credit Attn: Bankruptcy Po Box 103106		-	Opened 3/01/08 Last Active 7/31/08 ChargeAccount					
Roswell, GA 30076								385.00
Account No. 603462170658  Gemb/dicks Sporting Po Box 981439 El Paso, TX 79998		-	Opened 11/01/07 Last Active 7/14/08 ChargeAccount					454.00
Account No. 6035 3201 5525 1067  Homedepot Credit Services PO Box 689100 Des Moines, IA 50368-9100		-	Trade debt					6,036.08
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			)	9,174.08

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alfred Pawlasek	Case No.	
_		Debtor	

	1.			-	١	-	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community		N	D	
MAILING ADDRESS	CODEBTO	Н	DATE CLAIM WAS INCURRED AND	N	UZLLQU	S P	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	İ	Q	U T E	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	o	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	1	Ė	AMOUNT OF CLAIM
(See instructions above.)	R			CONTLNGENT	D A	D	
Account No. <b>034030848552</b>			Opened 4/01/02 Last Active 4/27/08	Т	A T E		
			CreditCard		D		
Kohls							
Attn: Recovery		-					
Po Box 3120							
Milwaukee, WI 53201							
							0.00
Account No. <b>5200539160</b>	t	H	Commercial loan	+			
	1						
La Salle Bank, NA							
Commercial loan payments	X	-					
8617 Innovation Way							
Chicago, IL 60682-0086							
							21,916.51
Account No. <b>5200539160</b>	t		Overdrawn business account	+			
	1						
LaSalle Bank NA							
135 S. La Salle St	X	-					
Chicago, IL 60603							
							1,716.97
Account No. <b>798192414201</b>	t		Opened 4/01/06 Last Active 7/15/08	+			
110000001101101101101	1		ChargeAccount				
Lowes / MBGA							
Attention: Bankruptcy Department		-					
Po Box 103104							
Roswell, GA 30076							
,							434.28
Account No. 6004-3009-0131-7948	⊢	$\vdash$	Canaumar goods	+		$\vdash$	
Account No. 0004-3009-0131-7948	1		Consumer goods				
Menards	1						
PO Box 15521		_					
Wilmington, DE 19850-5521	1	1					
Willington, DE 19000-0021	1	1					
	1						1,120.03
							1,120.03
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of				Sub			25,187.79
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	25,107.79

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B6F (Official Form 6F) (12/07) - Cont.

In re	Alfred Pawlasek	Case No	
_	-	Debtor	

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	CON	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT LNGENT	DZL_QU_DAFE	- 0 P U T E D	AMOUNT OF CLAIM
Account No. 5121071812104499			Opened 1/01/92 Last Active 10/01/07	Т	T E		
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		-	CreditCard		D		0.00
Account No. <b>504994010452</b>			Opened 5/01/03 Last Active 8/01/08				
Sears/cbsd Po Box 20363 Kansas City, MO 64195		_	ChargeAccount				0.00
Account No. <b>47078852</b>	t	H	Opened 3/01/08 Last Active 7/31/08	H			
State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701		-	CreditCard				1,224.00
Account No. Policy number: 4743045-A19-13B	Ī						
State Farm Insurance Company 2702 Ireland Grove Rd Bloomington, IL 61709		_					274.63
Account No. 4743043-A19-13C	T	Г					
State Farm Insurance Company 2702 Ireland Grove Rd Bloomington, IL 61709		-					346.99
Sheet no. 6 of 7 sheets attached to Schedule of			\$	Subt	ota	1	4.045.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	1,845.62

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Alfred Pawlasek	Case No.
		Debtor

					_	_	
CREDITOR'S NAME,	COD	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONFINGEN	LIQUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5520810006275541			Opened 10/01/07 Last Active 11/30/07	Ť	Ť	Ď	
Thd/cbsd Po Box 6497 Sioux Falls, SD 57117		-	CreditCard		D		0.00
Account No. 6004300901317948	╀	$\vdash$	Opened 12/01/97 Last Active 7/30/08	+		$\vdash$	1.00
Account No. 0004300301317340	ł		ChargeAccount				
Us Bank/na Nd Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201		-					
Cincillian, Oli 43201							1,077.00
Account No. 4300230084933755	┢		Opened 3/01/08 Last Active 8/01/08				,,
Worlds Farmant Bank N			CreditCard				
Worlds Foremost Bank N 4800 Nw 1st St Ste 300 Lincoln, NE 68521		-					
							0.00
Account No.	T						
Account No.							
Charter 7 of 7 shorts standed to Cabadada of				S1-4		1	
Sheet no7 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his			1,077.00
				Т	ota	ıl	
			(Report on Summary of So	chec	lule	es)	199,676.88

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B6G (Official Form 6G) (12/07)

In re	Alfred Pawlasek	Case No
_		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-34655 Doc 1 Filed 12/18/08 Entered 12/18/08 13:51:42 Desc Main Document Page 27 of 52

B6H (Official Form 6H) (12/07)

In re	Alfred Pawlasek	Case No	
-		Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

### NAME AND ADDRESS OF CODEBTOR

Alfred Construction Attn: Alfred Pawlasek 25226 N. Ellrie Terrace Lake Zurich, IL 60047-9017

Alfred Construction inc Attn: Alfred Pawlasek 25226 N. Ellrie Terrace Lake Zurich, IL 60047-9017

Alfred Construction, Inc. 25226 N. Ellrie Ter Lake Zurich, IL 60047-9017

Alfred Construction, Inc. 25226 N. Ellrie Ter Lake Zurich, IL 60047-9017

Alfred Construction, Inc. 25226 N. Ellrie Ter Lake Zurich, IL 60047-9017

### NAME AND ADDRESS OF CREDITOR

Capital One PO Box 5294 Carol Stream, IL 60197-5294

Advanta Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088

La Salle Bank, NA Commercial loan payments 8617 Innovation Way Chicago, IL 60682-0086

First American Bank 14245 LaGrange Rd Orland PK, IL

LaSalle Bank NA 135 S. La Salle St Chicago, IL 60603 B6I (Official Form 6I) (12/07)

In re	Alfred Pawlasek		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

		•				
Debtor's Marital Status: DEPENDENTS OF D		OF DEBTOR AND S	POUSE			
		RELATIONSHIP(S):	AGE(S):			
Married		Son	1			
Marrica		Son	10			
		Son	16			
Employment:		DEBTOR		SPOUSE		
Occupation		elf-employed in Construction				
Name of Employer		elf-employed				
How long employe		7 years				
Address of Employ	, —	5226 N. Ellrie Ter ake Zurich, IL 60047				
		ojected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross w	vages, salary, and c	ommissions (Prorate if not paid monthly)	\$ _	0.00	\$	N/A
2. Estimate monthl	y overtime		\$	0.00	\$ _	N/A
3. SUBTOTAL			\$_	0.00	\$_	N/A
4. LESS PAYROL	L DEDUCTIONS					
<ul> <li>a. Payroll tax</li> </ul>	es and social secur	ity	\$ _	0.00	\$ _	N/A
b. Insurance			\$ _	0.00	\$ _	N/A
c. Union dues	Š		\$ _	0.00	\$ _	N/A
d. Other (Spe	cify):			0.00	\$ _	N/A
			\$ _	0.00	\$_	N/A
5. SUBTOTAL OF	PAYROLL DEDI	UCTIONS	\$_	0.00	\$_	N/A
6. TOTAL NET M	ONTHLY TAKE I	HOME PAY	\$_	0.00	\$_	N/A
7. Regular income	from operation of b	ousiness or profession or farm (Attach detailed stat	tement) \$_	1,200.00	\$_	N/A
8. Income from rea	l property		\$	0.00	\$	N/A
9. Interest and divi			\$ _	0.00	\$ _	N/A
10. Alimony, main dependents lis		payments payable to the debtor for the debtor's use	e or that of \$ _	0.00	\$_	N/A
11. Social security	or government assi	istance				
(Specify):				0.00	\$ _	N/A
				0.00	\$ _	N/A
12. Pension or retin			\$ _	0.00	\$ _	N/A
13. Other monthly						
(Specify):	Rental Income		\$	509.28	\$_	N/A
			\$ _	0.00	\$_	N/A
14. SUBTOTAL O	F LINES 7 THRO	UGH 13	\$_	1,709.28	\$_	N/A
15. AVERAGE MO	ONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	1,709.28	\$_	N/A
16 COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			15)	\$	1,709	).28

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re Alfred Pawlasek Case No. Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22 and 22 are calculated.	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,100.00
a. Are real estate taxes included? Yes No _X_	· -	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	430.00
b. Water and sewer	\$	150.00
c. Telephone	\$	60.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	1,200.00
5. Clothing	\$	300.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	1,500.00
8. Transportation (not including car payments)	\$	700.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	40.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	425.00
d. Auto	\$	120.00
e. Other	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	-	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	346.66
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	8,471.66
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	1,709.28
b. Average monthly expenses from Line 18 above	\$	8,471.66
c. Monthly net income (a. minus b.)	\$	-6,762.38

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**B6J** (Official Form 6J) (12/07)

In re Alfred Pawlasek Case No.

Debtor(s)

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# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

### **Other Expenditures:**

Education expenses for children	\$	66.66
Cable	\$	130.00
Internet	<u> </u>	60.00
Garbage collection	\$	90.00
Total Other Expenditures		346.66

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Alfred Pawlasek			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEB				BTOR	
	I declare under penalty of perjury th  25 sheets, and that they are true and corn				
Date	December 18, 2008	Signature	/s/ Alfred Pawlasek Alfred Pawlasek Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

		1 to them District of Immois		
In re	Alfred Pawlasek		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$10,000.00 Debtor's income from operation of construction company, tax year 2006
\$10,000.00 Debtor's income from operation of construction company, tax year 2007
\$3,895.12 Income from January to August 08

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$8,803.00	Debtor's rental loss from rental condo located at 1845 S. Michigan #904, Chicago, II 60616 (property sold 11/08/2007) of -\$15,201, combined with Debtor's nonpassive income as owner of Alfred Construction, Inc. of \$24,004, for tax year 2007
\$46,659.00	Debtor's capital gain from the sale of rental property, tax year 2007
\$9,537.00	Debtor's rental loss from rental condo located at 1845 S. Michigan #904, Chicago, II 60616 of -\$10,826, combined with Debtor's nonpassive income as owner of Alfred Construction, Inc. of \$20,363, for tax year 2006
\$16,432.00	Debtor's capital gain from sale of property located at 1101 Hammerschmidt, Lombard, Illinois

### 3. Payments to creditors

## None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR GMAC Mortgage Attn: Customer Care PO Box 4622 Waterloo, IA 50704-4622	DATES OF PAYMENTS August 08	AMOUNT PAID <b>\$600.00</b>	AMOUNT STILL OWING <b>\$0.00</b>
Blue Cross and Blue Shield	Every two months	\$1,267.50	\$0.00
Wamu PO Box 100576 Florence, SC 29501-0576		\$2,510.14	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNI	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

ANGUINE

AMOUNT STILL OWING

3

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Advanta Bank Corp., a Utah Corporation vs. Alfred Pawlasek, an individual, and doing business as Alfred Construction, Inc., 080915321

NATURE OF PROCEEDING **Breach of Contract and** Collection

COURT OR AGENCY AND LOCATION Third Judicial District, Salt **Lake County** 

STATUS OR DISPOSITION **Pending** 

Chase Bank USA, N.A., v. Alfred Pawlasek, 08 M1 163568

**Breach of Contract and** Collection

Circuit Court of Cook County, Order of default entered

09/23/2008.

**Washington Mutual Bank** F/K/A, Washington Mutual Bank, FA, vs. Alfred Pawlasek, Anna Pawlasek, National City Bank F/K/A Mid America Bank, FSB, Chase Home Finance, LLC. Successor by Merger to Chase Manhattan Mortgage Corporation, Unknown **Owners and Non-Record** Claimants, 08CH31916

Mortgage foreclosure summons

The Circuit Court of Cook County, IL/ County Dep-t-**Chancery Division** 

**Pendina** 

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

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4

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE James La Fata 5920 W. Dempster St Ste 200 Morton Grove, IL 60053

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 09/03/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,000

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

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#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF GOVERNMENTAL UNIT SITE NAME AND ADDRESS NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NATURE OF BUSINESS NAME (ITIN)/ COMPLETE EIN **ADDRESS ENDING DATES** Alfred Construction, 36-4063795 25226 N. Ellrie Ter Construction 1991-07/2008 Lake Zurich, IL 60047 Inc.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

**BEGINNING AND** 

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS **Northwest Accounting & Tax Services** 5835 W. Belmont Chicago, IL 60634

DATES SERVICES RENDERED

Each year

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED **Northwest Accounting and Tax** 5835 W. Belmont Ave Each year

Chicago, IL 60634 Services.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS NAME** 

**Northwest Accounting and Tax** 5835 W. Belmont Ave Each year Chicago, IL 60634

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

INVENTORY SUPERVISOR

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

RECORDS

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

PERCENTAGE OF INTEREST NAME AND ADDRESS NATURE OF INTEREST

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Best Case Bankruptcy

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DATE OF INVENTORY

DATE OF INVENTORY

None

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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

ADDRESS NAME

DATE OF WITHDRAWAL

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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 18, 2008 /s/ Alfred Pawlasek Signature Alfred Pawlasek

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Alfred Pawlasek		Case No.	
		Debtor(s)	Chapter	7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Cook County Treasurer	Describe Property Securing Debt: 25226 N. Ellrie Terrace, Lake Zurich, IL 60047-0000
Property will be (check one):	
☐ Surrendered	■ Retained
If retaining the property, I intend to (check at lea  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
☐ Claimed as Exempt	■ Not claimed as exempt
Property No. 2	
Creditor's Name: Gmac Mortgage	Describe Property Securing Debt: 25226 N. Ellrie Terrace, Lake Zurich, IL 60047-0000
Property will be (check one):	
☐ Surrendered	■ Retained
If retaining the property, I intend to (check at lea  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain	
Property is (check one):	
□ Claimed as Exempt	■ Not claimed as exempt

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Page 2 B8 (Form 8) (12/08) Property No. 3 **Creditor's Name: Describe Property Securing Debt: Natl Cty Crd** 3008 N. Monitor, Chicago, IL 60634 Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt (for example, avoid lien using 11 U.S.C. § 522(f)). ☐ Other. Explain \_ Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt Property No. 4 Creditor's Name: **Describe Property Securing Debt:** Washington Mutual Fa 3008 N. Monitor, Chicago, IL 60634 Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt

\_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)).

■ Not claimed as exempt

☐ Other. Explain \_\_

☐ Claimed as Exempt

Property is (check one):

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Page 3 B8 (Form 8) (12/08) Property No. 5 Creditor's Name: **Describe Property Securing Debt:** Washington Mutual Mortgage 25226 N. Ellrie Terrace, Lake Zurich, IL 60047-0000 Property will be (check one): ☐ Surrendered ■ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lessor's Name: **Describe Leased Property:** Lease will be Assumed pursuant to 11 -NONE-U.S.C. § 365(p)(2):  $\square$  YES □ NO I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Date December 18, 2008 Signature /s/ Alfred Pawlasek **Alfred Pawlasek** Debtor

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United States Bankruptcy Court
Northern District of Illinois

In re	Alfred Pawlasek		Case No.	
		Debtor(s)	Chapter	7

	DIS	SCL	OSURE OF COMP	ENSATION OF ATTO	RNEY FOR	DEBTOR(S)	
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						nd that ed or to
	For legal servi	ces, I h	nave agreed to accept		\$	1,500.00	
	Prior to the fili	ing of t	this statement I have receive	d	\$	1,000.00	
	Balance Due				\$	500.00	
2. 1	The source of the co	ompen	sation paid to me was:				
	Debtor		Other (specify):				
3. Т	The source of comp	ensatio	on to be paid to me is:				
	Debtor		Other (specify):				
4. I	■ I have not agree	ed to sl	nare the above-disclosed con	npensation with any other person	n unless they are r	nembers and associates of my la	w firm.
5. I a b c d	copy of the agree n return for the above the Analysis of the control of the contr	eement ove-dis debtor' filing of the cons as no ions vation a (A) for the del	closed fee, I have agreed to s financial situation, and rer of any petition, schedules, s debtor at the meeting of crededed] with secured creditors to greements and application avoidance of liens on later (s), the above-disclosed	restation with a person or persons names of the people sharing in the render legal service for all aspect dering advice to the debtor in detatement of affairs and plan which itors and confirmation hearing, at the reduce to market value; extens as needed; preparation to be a served pool of the reduced to the reduced pools. The reduced the following discharge ability actions, judicial states of the reduced to	te compensation is tests of the bankrupt etermining whether th may be required and any adjourned exemption planner on and filing of the	eattached.  cy case, including: r to file a petition in bankruptcy l; l hearings thereof;  ing; preparation and filing motions pursuant to 11 US	; of C
			ersary proceeding.				
				CERTIFICATION			
	certify that the for ankruptcy proceedi		is a complete statement of	any agreement or arrangement for	or payment to me f	or representation of the debtor(s	) in
Dated	: December 18	8, 200	8	/s/ James La Fa	ta		
				James La Fata Tenenbaum, La 5920 W. Dempsi Morton Grove, II 847-967-0377 F Iafataja@hotma	ter St., Ste. 200 L 60053 ax: 847-967-03		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

James La Fata	X /s/ James La Fata	December 18, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
5920 W. Dempster St., Ste. 200 Morton Grove, IL 60053		
847-967-0377		
lafataja@hotmail.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) hav	e received and read this notice.	
Alfred Pawlasek	X /s/ Alfred Pawlasek	December 18, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Alfred Pawlasek		Case No.	
		Debtor(s)	Chapter	7
	VE	ERIFICATION OF CREDITOR M  Number of	MATRIX f Creditors:	56
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	tors is true and o	correct to the best of my
Date:	December 18, 2008	/s/ Alfred Pawlasek Alfred Pawlasek Signature of Debtor		

Advanta Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088

Advanta Credit Cards Litigation Dep-t Advanta Bank Corp Welsh and McKean Roads Spring House, PA 19477-0844

Alfred Construction Attn: Alfred Pawlasek 25226 N. Ellrie Terrace Lake Zurich, IL 60047-9017

Alfred Construction inc Attn: Alfred Pawlasek 25226 N. Ellrie Terrace Lake Zurich, IL 60047-9017

Alfred Construction, Inc. 25226 N. Ellrie Ter Lake Zurich, IL 60047-9017

American General Finan 4013 W 26th St Chicago, IL 60623

American General Finan Po Box 604 Mundelein, IL 60060

Associates/citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Bac/fleet-bkcard Po Box 26012 Greensboro, NC 27420

Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27420 Bank Of America 4060 Ogletown/Stan Newark, DE 19713

Capital One PO Box 5294 Carol Stream, IL 60197-5294

Capital One PO Box 30285 Salt Lake City, UT 84130-0285

Cardmember Services PO Box 15153 Wilmington, DE 19886-5153

Chase Bank One Card Serv Westerville, OH 43081

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase Cardmember Services PO Box 15153 Wilmington, DE 19886-5153

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Cook County Treasurer P.O. Box 4468 Carol Stream, IL 60197-4468

Dick's Sportin Goods GE Money Bank PO Box 981127 El Paso, TX 79998-1127 Discover PO Box 30943 Salt Lake City, UT 84130

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

FIA Card Services PO Box 15026 Wilmington, DE 19850-5026

Fia Csna Po Box 26012 Nc4-105-02-77 Greensboro, NC 27410

First American Bank 14245 LaGrange Rd Orland PK, IL

First American Bank PO Box 0794 Elk Grove Village, IL 60009-0794

First Midwest Bank/na 300 N Hunt Club Rd Gurnee, IL 60031

First Usa Bank 800 Brooksedge Blvd Westerville, OH 43081

Fisher & Shapiro, LLC 4201 Lake Cood Rd. Northbrook, IL 60062-1060

Gemb/abt Tv Po Box 981439 El Paso, TX 79998 Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076

Gemb/dicks Sporting Po Box 981439 El Paso, TX 79998

Gmac Mortgage Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034

Harris N.a. Po Box 94034 Palatine, IL 60094

Homedepot Credit Services PO Box 689100 Des Moines, IA 50368-9100

Kohls
Attn: Recovery
Po Box 3120
Milwaukee, WI 53201

La Salle Bank 135 S. La Salle St Chicago, IL 60603

La Salle Bank, NA Commercial loan payments 8617 Innovation Way Chicago, IL 60682-0086

LaSalle Bank NA 135 S. La Salle St Chicago, IL 60603

Lowes / MBGA Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076 Menards PO Box 15521 Wilmington, DE 19850-5521

Michael D. Fine 131 South Dearborn Street, Floor 5 Chicago, IL 60603

National City PO Box 856176 Louisville, KY 40285-6176

National City Bank 55th And Holmes Clarendon Hill, IL 60514

Natl Cty Crd Attention: Bankruptcy Department 6750 Miller Rd Brecksville, OH 44141

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Sears/cbsd Po Box 20363 Kansas City, MO 64195

State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701

State Farm Insurance Company 2702 Ireland Grove Rd Bloomington, IL 61709

Thd/cbsd Po Box 6497 Sioux Falls, SD 57117 Us Bank/na Nd Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

Van Cott, Bagley, Cornwall & McCart Attn: Thomas T. Billings PO Box 45340 Salt Lake City, UT 84145

Washington Mutual Fa Attn: Bkrptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256

Washington Mutual Mortgage Attn: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256

Worlds Foremost Bank N 4800 Nw 1st St Ste 300 Lincoln, NE 68521